

CLAIMS

1. A method for estimating vehicle damage comprising the steps of:

- 5 sensing a vehicle incident;
 automatically sending vehicle incident data to a service center;
 using the incident data to automatically estimate a vehicle
damage; and
 utilizing the estimated vehicle damage in a vehicle insurance
decision process.

2. A method for estimating vehicle damage comprising the steps of:

- 5 sensing a vehicle incident;
 obtaining an incident delta velocity from the vehicle incident;
 sending the incident delta velocity to a service center;
 at the service center, using the incident delta velocity with
vehicle identification information to automatically estimate a vehicle damage
value;
 receiving a claim damage estimate;
10 comparing the automatically estimated vehicle damage value to
the claim damage estimate; and
 in response to the comparison, making an insurance claim-
processing related decision.

3. The method of claim 2, wherein the step of making an insurance claim-processing related decision includes requiring an insurance inspection if the automatically estimated vehicle damage value differs by more than a predetermined amount from the claim damage estimate.

4. The method of claim 2, wherein the step of making an insurance claim-processing related decision includes omitting an insurance inspection if the automatically estimated vehicle damage value is consistent with the claim damage estimate.
5. A system for estimating vehicle damage comprising:
 - a module sensing an occurrence of a vehicle incident and developing incident data responsive thereto;
 - an in-vehicle transceiver for automatically sending vehicle incident data to a service center;
 - an estimator within the service center using the incident data to automatically estimate a vehicle damage value; and
 - a decision processor providing a business recommendation responsive to the estimated vehicle damage value.
6. The system of claim 5, wherein the decision processor provides a recommendation to require further verification of a vehicle insurance claim if the vehicle insurance claim is not consistent with the estimated vehicle damage report.
7. The system of claim 5, wherein the decision processor provides a recommendation to process a vehicle insurance claim without an insurance inspection if the vehicle insurance claim is consistent with the estimated vehicle damage report.